

PREMIER SERVICE BANK

	CPP Disbursement Date 02/20/2009	Cert 57059	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$164	\$156	-4.7%		
Loans	\$128	\$118	-8.4%		
Construction & development	\$13	\$9	-24.4%		
Closed-end 1-4 family residential	\$10	\$10	-1.5%		
Home equity	\$1	\$1	-8.4%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-22.7%		
Commercial & Industrial	\$17	\$16	-9.9%		
Commercial real estate	\$81	\$77	-5.7%		
Unused commitments	\$20	\$12	-40.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$5	\$3	-30.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$6	\$5	-9.5%		
Cash & balances due	\$19	\$24	28.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$147	\$143	-3.0%		
Deposits	\$127	\$123	-2.7%		
Total other borrowings	\$20	\$19	-5.0%		
FHLB advances	\$20	\$19	-5.0%		
Equity					
Equity capital at quarter end	\$16	\$13	-20.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.7%	8.1%	--		
Tier 1 risk based capital ratio	11.6%	10.4%	--		
Total risk based capital ratio	12.9%	11.6%	--		
Return on equity ¹	-19.7%	-21.4%	--		
Return on assets ¹	-2.0%	-1.8%	--		
Net interest margin ¹	4.7%	4.8%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	25.4%	31.1%	--		
Loss provision to net charge-offs (qtr)	299.1%	70.4%	--		
Net charge-offs to average loans and leases ¹	1.1%	4.6%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	10.3%	24.3%	0.0%	0.5%	--
Closed-end 1-4 family residential	13.6%	7.5%	0.0%	0.7%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	11.6%	13.2%	0.0%	6.6%	--
Commercial real estate	3.5%	3.8%	0.4%	0.3%	--
Total loans	5.8%	7.0%	0.3%	1.1%	--